

been in the forefront of this fight for a long time, prior to the time Senator DeCamp was there. I think that there may be a time when if you don't recognize the situation for what it is, you just as well kill the bill. If you want to do it, if you want to cripple the thing, just kill it and be done with it. It isn't easy, it isn't easy for a bank to tell a farmer or a businessman that he can't help you, that he can't finance you any more. I have sat on the board of production credit associations. I have gone through that myself and I know it is not easy. At the same time it is not easy for a major bank to tell another bank that they cannot assist them and especially so because of the laws passed by the Legislature or the lack of a law passed by the Legislature. So I ask you to seriously consider what you are doing here this morning. I recognize that we can't all be experts in every area. I'm not an expert in banking legislation, but I've carried a number of those bills over the years. It is interesting that when I carried those bills earlier, 10, 12, 14 years ago, many of those bills were criticized. I was strictly ostracized in some quarters for having carried them. Today they are embraced by the Nebraska Bankers Association and even the Independent Bankers Association have accepted those ideas as not revolutionary but as necessary. The banking situation has changed. The business climate has changed. The agricultural situation has changed. It's going to continue to change.

PRESIDENT: One minute.

SENATOR SCHMIT: We better be able to change with it. I'd ask you to oppose the adoption of Senator Hefner's motion. I recognize Senator Hefner is sincere, but I think, Senator Hefner, it's the incorrect motion at this time. I'd ask that it be defeated.

PRESIDENT: Motion is the adoption of the Hefner amendment. Senator DeCamp.

SENATOR DECAMP: Mr. President, when I said I would work to kill the bill, if you destroy its ability to function, I was dead serious. I am dead serious. I want to address the arguments in detail raised by Senator Remmers and Senator Hefner. Senator Remmers and Senator Hefner keep saying we gave them this in '83, and then we gave them this in '84. For criminy sakes, fellas, if you are trying to give to this